

Information to identify the case:

Debtor 1	Radu D. Vaduva	Social Security number or ITIN	xxx-xx-1293
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Constanta Popescu	Social Security number or ITIN	xxx-xx-3726
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 9/22/18
Case number: 18-23741-GLT		Date case converted to chapter	7 9/12/19

Official Form 309B (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Radu D. Vaduva	Constanta Popescu
2. All other names used in the last 8 years		
3. Address	818 Linda Drive Pittsburgh, PA 15226	9435 Saratoga Drive Pittsburgh, PA 15237
4. Debtor's attorney Name and address	Shawn N. Wright 7240 McKnight Road Pittsburgh, PA 15237	Contact phone 412-920-6565 Email: shawn@shawnwrightlaw.com
5. Bankruptcy trustee Name and address	Jeffrey J. Sikirica 121 Northbrook Drive Pine Township Gibsonia, PA 15044	Contact phone 724-625-2566 Email: trusteesikirica@zoominternet.net

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 9/12/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 4, 2019 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222
8. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Presumption of abuse The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/3/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 11/21/19 Deadline for governmental units to file a proof of claim: Filing deadline: 3/21/19 <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Radu D. Vaduva
 Constanta Popescu
 Debtors

Case No. 18-23741-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 309B

Page 1 of 2
 Total Noticed: 52

Date Rcvd: Sep 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2019.

db +Radu D. Vaduva, 818 Linda Drive, Pittsburgh, PA 15226-1128
 jdb +Constanta Popescu, 9435 Saratoga Drive, Pittsburgh, PA 15237-6123
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 aty +Kevin Scott Frankel, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150,
 King of Prussia, PA 19406-4702
 tr +Jeffrey J. Sikirica, 121 Northbrook Drive, Pine Township, Gibsonia, PA 15044-8983
 cr +Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard,
 Coppell, TX 75019-4620
 14919443 +AES, PO Box 61047, Harrisburg, PA 17106-1047
 14919447 +Citibank Best Buy, P.O. Box 6497, Sioux Falls, SD 57117-6497
 14959527 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 14919452 +Federal Loan Service, PO Box 69184, Harrisburg, PA 17106-9184
 14919456 +Mr. Cooper Mortgage, 350 Highland Drive, Lewisville, TX 75067-4488
 14936011 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
 14928826 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 14919459 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14958525 +PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101-4982
 14949106 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 15005858 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
 14946584 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: shawn@shawnwrightlaw.com Sep 13 2019 02:40:10 Shawn N. Wright,
 7240 McKnight Road, Pittsburgh, PA 15237
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 13 2019 02:40:54 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Sep 13 2019 02:41:00
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14919444 +EDI: TSYS2.COM Sep 13 2019 06:23:00 Barclays Bank Delaware, 125 S West Street,
 Wilmington, DE 19801-5014
 14919445 EDI: CAPITALONE.COM Sep 13 2019 06:23:00 Capital One, PO Box 85520,
 Richmond, VA 23285-5075
 14951516 +E-mail/Text: bankruptcy@collegeave.com Sep 13 2019 02:40:17 College Ave Student Loans,
 C/O College Ave Student Loans/Bankruptcy, 233 N. King St., Suite 400, Wilmington, DE 19801
 14957876 EDI: CAPITALONE.COM Sep 13 2019 06:23:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14957877 EDI: CAPITALONE.COM Sep 13 2019 06:23:00 Capital One, N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14919446 +EDI: CHASE.COM Sep 13 2019 06:23:00 Chase, P.O. Box 15299, Wilmington, DE 19850-5299
 14919448 +EDI: SEARS.COM Sep 13 2019 06:23:00 Citibank Sears, P.O. Box 6282,
 Sioux Falls, SD 57117-6282
 14959391 +EDI: CITICORP.COM Sep 13 2019 06:23:00 Citibank, N.A., Citibank, N.A.,
 701 East 60th Street North, Sioux Falls, SD 57104-0493
 14919449 +EDI: CITICORP.COM Sep 13 2019 06:23:00 Citicards, PO Box 6241,
 Sioux Falls, SD 57117-6241
 14919450 +E-mail/Text: bankruptcy@collegeave.com Sep 13 2019 02:40:17 College Avenue Student Loan,
 1105 North Market Street, 20th floor, Wilmington, DE 19801-1216
 14919451 EDI: WFNNB.COM Sep 13 2019 06:23:00 Comenity Bank, P.O. Box 182125,
 Columbus, OH 43218-2125
 14956899 +E-mail/Text: kburkley@bernsteinlaw.com Sep 13 2019 02:41:42 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14919453 +EDI: CITICORP.COM Sep 13 2019 06:23:00 Home Depot, P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 14955125 EDI: RESURGENT.COM Sep 13 2019 06:23:00 LVNV Funding, LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 14919454 +E-mail/Text: bk@lendingclub.com Sep 13 2019 02:41:31 Lending Club Corporation,
 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
 14919455 +EDI: TSYS2.COM Sep 13 2019 06:23:00 Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999
 14964782 EDI: NAVIENTFKASMSERV.COM Sep 13 2019 06:23:00 NAVIENT PC TRUST,
 C/O Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
 14919457 +EDI: NAVIENTFKASMSERV.COM Sep 13 2019 06:23:00 Navient, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 14959246 EDI: PRA.COM Sep 13 2019 06:23:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541

District/off: 0315-2

User: bsil
Form ID: 309B

Page 2 of 2
Total Noticed: 52

Date Rcvd: Sep 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14919510 +EDI: PRA.COM Sep 13 2019 06:23:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
14919458 +EDI: RMSC.COM Sep 13 2019 06:23:00 PayPal Credit, PO Box 5138,
Lutherville Timonium, MD 21094-5138
14954834 EDI: Q3G.COM Sep 13 2019 06:23:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
14959724 +E-mail/Text: bncmail@w-legal.com Sep 13 2019 02:41:15 SYNCHRONY BANK,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14919460 +EDI: RMSC.COM Sep 13 2019 06:23:00 Synch/Care Credit, PO Box 965005,
Orlando, FL 32896-5005
14919461 +EDI: RMSC.COM Sep 13 2019 06:23:00 Synch/Levin Furniture, PO Box 965005,
Orlando, FL 32896-5005
14919462 +EDI: RMSC.COM Sep 13 2019 06:23:00 Synch/Paypal, PO Box 965005, Orlando, FL 32896-5005
14919463 +EDI: RMSC.COM Sep 13 2019 06:23:00 Synch/TJ Maxx, PO Box 965015, Orlando, FL 32896-5015
14919464 +EDI: RMSC.COM Sep 13 2019 06:23:00 Synch/Walmart, PO Box 965024, Orlando, FL 32896-5024
14919465 EDI: TFSR.COM Sep 13 2019 06:23:00 Toyota Financial Services, P.O. Box 2958,
Torrance, CA 90509
14949933 EDI: AIS.COM Sep 13 2019 06:23:00 Verizon, by American InfoSource as agent,
PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Toyota Motor Credit Corporation
cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
pabk@logs.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Shawn N. Wright on behalf of Debtor Radu D. Vaduva shawn@shawnwrightlaw.com,
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;audrey@shawnwrightlaw.co
m
Shawn N. Wright on behalf of Joint Debtor Constanta Popescu shawn@shawnwrightlaw.com,
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;audrey@shawnwrightlaw.co
m

TOTAL: 8